

Information to identify the case:

Debtor 1	<u>Iziah Lockett</u>	Social Security number or ITIN	xxx-xx-0944
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-20441-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Iziah Lockett

12/5/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Iziah Lockett
Debtor

Case No. 17-20441-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 05, 2022

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2022:

Recip ID	Recipient Name and Address
db	+ Iziah Lockett, 8 Hudson Ave, East Orange, NJ 07018-2310
516839356	+ Arthur rothman MD, 211 Essex St-Suite 405, Hackensack, NJ 07601-3264
516839371	+ North American Partners in Anesthesia, PO box 49, Glen Head, NY 11545-0049
516839372	+ Northfield Surgical Center, 741 Northfield Ave-Suite 102, West Orange, NJ 07052-1104
516839373	+ Primary Medical Care, 85 So Jefferson St-Ste 1, Orange, NJ 07050-1562
516839375	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
516839376	+ Robert Starter, 244 Sanford St- rear, East Orange, NJ 07018-1135
516839378	+ State of New Jersey, Department of the Treasury, PO Box 302, Trenton, NJ 08646-0302
516907772	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
516839380	+ UMDNJ, Mail Processing Center, 2 Broad St, Bloomfield, NJ 07003-2547
516839381	+ United Healthcare, PO box 31362, Salt Lake City, UT 84131-0362

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Dec 05 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516839355	+ Email/Text: bankruptcy@accioneast.com	Dec 05 2022 20:46:00	Accion Usa Inc, 115 E 23 St 7th Fl, New York, NY 10010-4561
517029123	Email/PDF: resurgentbknofications@resurgent.com	Dec 05 2022 20:45:09	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516839357	EDI: BANKAMER.COM	Dec 06 2022 01:33:00	Bank Of America, Po Box 982235, El Paso, TX 79998
516839358	+ EDI: TSYS2	Dec 06 2022 01:38:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516839359	EDI: CAPITALONE.COM	Dec 06 2022 01:38:00	Cap One, Po Box 85520, Richmond, VA 23285
516839361	+ EDI: WFNNB.COM	Dec 06 2022 01:38:00	Comenity Bank/Vctrsec, Po Box 182789, Columbus, OH 43218-2789
516839362	+ Email/Text: pmiller@conradco.com	Dec 05 2022 20:46:00	Conrad Cr Co, 476 W Vermont Ave, Escondido, CA 92025-6529
516839363	+ EDI: CMIGROUP.COM	Dec 06 2022 01:38:00	Credit Management Lp, 4200 International Pkwy, Carrollton, TX 75007-1912
516839364	^ MEBN	Dec 05 2022 20:38:08	Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175

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516839365	+ Email/Text: bknotice@ercbpo.com	Dec 05 2022 20:46:00	Enhanced Recovery Co, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516839366	+ EDI: RMSC.COM	Dec 06 2022 01:38:00	Gecrb/Tjx Cos, Po Box 965005, Orlando, FL 32896-5005
516839367	+ EDI: RMSC.COM	Dec 06 2022 01:38:00	Gecrb/Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
517029012	+ EDI: AISMIDFIRST	Dec 06 2022 01:38:00	HSBC Bank USA, National Association, c/o MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516839369	EDI: IRS.COM	Dec 06 2022 01:38:00	Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
516839360	EDI: JPMORGANCHASE	Dec 06 2022 01:38:00	Chase, 201 N Walnut Street Mailstop De1-1027, Wilmington, DE 19801
517124149	Email/Text: kriviera@leadersfc.com	Dec 05 2022 20:45:00	Leaders Financial Comp, 21 Commerce Dr Fl 1, Cranford, NJ 07016
516839370	+ EDI: AISMIDFIRST	Dec 06 2022 01:38:00	Midland Mtg/Midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
517113172	EDI: PRA.COM	Dec 06 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
517104461	EDI: PRA.COM	Dec 06 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516839374	+ Email/Text: bankruptcy@pseg.com	Dec 05 2022 20:45:00	PSE& G, PO Box 490, attn: bankruptcy dept, Cranford, NJ 07016-0490
519708737	+ Email/Text: bankruptcy@pseg.com	Dec 05 2022 20:45:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
516970258	EDI: Q3G.COM	Dec 06 2022 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516839377	+ EDI: CITICORP.COM	Dec 06 2022 01:38:00	Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
516839379	+ EDI: CITICORP.COM	Dec 06 2022 01:38:00	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516863376	+ Email/Text: BANKRUPTCYNOTICES@ClaytonHomes.com	Dec 05 2022 20:46:00	Vanderbilt Mortgage and Finance, Inc., PO BOX 9800, Maryville, TN 37802-9800
516955601	+ EDI: AIS.COM	Dec 06 2022 01:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516839383	+ EDI: BLUESTEM	Dec 06 2022 01:38:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
516839384	+ EDI: WFFC2	Dec 06 2022 01:38:00	Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516839382		Verizon
516839368	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519738746	*+	PSE&G, Bankruptcy Department, P.O. Box 490, Cranford, NJ 07016-0490

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2022 at the address(es) listed below:

Name	Email Address
David Jerome Witherspoon	on behalf of Debtor Iziah Lockett daveslaw321@gmail.com prissycatina@yahoo.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5